



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Docket No.: 06960001AA

Timothy Gephart KIRKPATRICK

Serial No.: 09/704,303

Group Art Unit: 3893

Confirmation No.: 4931

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Examiner: HAMILTON, Lalita M.

For: METHOD AND SYSTEM FOR DISTRIBUTING RECEIVABLES

**Mail Stop: ISSUE FEE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450**

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Sir:

Applicant appreciates the indication in the Notice of Allowance mailed April 16, 2007 that claims 1-51 are allowed. While Applicant agrees these claims are patentable over the cited references, Applicant does not agree that patentability resides in each feature exactly as expressed in the claims, nor that each feature is required for patentability of each claim.

Respectfully submitted,

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